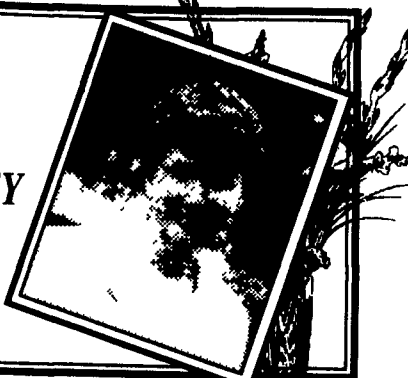


Family Living Focus
DOTTIE BROMLEY
 Somerset Co. County Extension Director



What's In Your Basement?
 If I asked you to tell me everything in your kitchen, could you do it?

What about the basement?
 I couldn't even begin to tell you half of the things in my attic. You may think I am trying to get you started on fall house cleaning, but my motive is really to make you aware of something far more important than cleaning.

Suppose you returned home tonight to find your house badly charred. Or consider this situation: you return from vacation to find your house has been broken into and robbed. Could you decide what was missing?

Although most homeowners and renters buy homeowners' insurance to protect their possessions, not many take that extra step and complete a household inventory.

"It takes too much time."
 "I'll probably never need it."
 "I really don't have enough stuff to make it worthwhile."

Do these excuses sound familiar? If you have heard yourself saying these very things, take a minute to rethink the idea of making a household inventory.

A household and personal property inventory can be of great benefit to you no matter how many possessions you have. The inventory gives you a permanent record of the contents of your home and their value. It is useful as a verification of ownership in case of a loss. The inventory is also a quick way to determine what is missing or destroyed in a robbery or fire, especially if you have taken pictures.

By listing the serial numbers of "theft-prone" items such as televisions and VCRs, the items can

be identified more easily. For an added benefit, this inventory can be used to determine adequate insurance coverage and to assist in accurate estate planning.

Now, where to begin? The first step and probably the hardest is just deciding that you are going to do this. After you have made up your mind, set aside a specific time or times to get started. You don't have to do everything in one setting. Work on one room at a time.

The inventory can be and should be a family project. Children who enjoy working with numbers can record serial numbers. Have children look through ads and catalogues to help determine replacement values of items. Older children may enjoy taking pictures of special items you want to record. They may especially enjoy being the photo-recorder for their room and possessions.

Many insurance agents provide special forms or booklets to record the information. You can check into computer programs that provide a similar format. Involve the computer savvy teen in your home to help set up a household inventory on your computer.

Let me share some guidelines to get you started.

- Do your inventory room by room.
- Separate personal property

in categories: for example, appliances, wooden furniture, and dishes.

- Don't forget the garage and basement.
- Indicate how many of each item you own.
- Record the serial number of each article if it is appropriate. Determine the year you purchased the item. Record how much you paid for the item when it was new.

You may need to estimate on some things, especially less valuable items. Determine a replacement cost.

Take photographs of rooms as evidence. The best camera angle to capture the room's contents is usually from opposite corners of the room.

Take close-up pictures of valuable items such as jewelry and antiques.

A video camera is a quick and easy way to make an inventory. If you don't own one, you might want to borrow or rent one to complete your project. Before you begin to videotape, write down the item's cost, year purchased, replacement value, and serial number. Then when you film, you can give this information verbally.

Hopefully, I have given you enough information to get started on your household and personal property inventory. Now it is up to you.

Bakers, Decorators Wanted

DELTA (York Co.) — Bake the best apple or pumpkin pie? Decorate the scariest or funniest pumpkin? Then Mason-Dixon Fair needs you.

The first annual Mason-Dixon Fall Harvest Festival is September 30, from 10 a.m. to 5 p.m. to help raise funds for the 2001 Fair, there will be an apple pie and pumpkin pie baking contest as well as a pumpkin-decorating contest. The Festival will be located at the Mason-Dixon Fairgrounds on Route 74 and Route 165 on the Mason-Dixon Line in Delta.

All pies should be made from scratch (no canned fillings). Bring the entries to the "Peco Barn" on the fairgrounds by 11 a.m. on Saturday the 30. Judging will take place at 1 p.m. Prizes will be \$20 for first place, \$10 for second place, and \$5 for third place. Pies will be auctioned off after judging is complete. Proceeds will benefit the 2001 Mason-Dixon Fair.

Bring your decorated pumpkins to the "Peco Barn" on the fairgrounds by 11 a.m. on Saturday the 30. Judging will take place at 2 p.m. There will be an adult (ages 13 and older) and child (up to age 12) category with prizes awarded in both categories. First place will receive \$12, second place will receive \$9, and third place will receive \$6. Pumpkin entries should be picked up at 5 p.m.

Any questions regarding these events, contact Sharon Kahl at (717) 456-7783.



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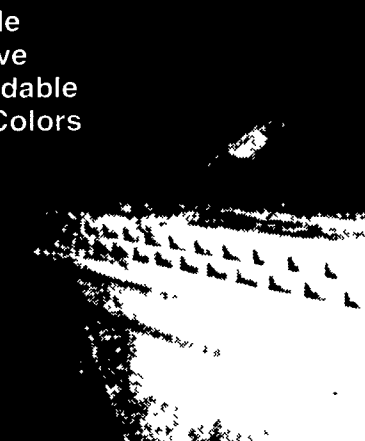


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